

Fill in this information to identify your case:

United States Bankruptcy Court for the :

SOUTHERN District of INDIANA
(State)

Case Number (if known): Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this is an
amended filing

Official Form 101**Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a *joint case*-and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Jamie _____

First name

Diane _____

Middle name

Western-Higbie _____

Last name

Suffix (Sr., Jr., II, III) _____

First name _____

Middle name _____

Last name _____

Suffix (Sr., Jr., II, III) _____

2. All other names you have used in the last 8 years

Include your married or maiden names.

Jamie _____

First name

Diane _____

Middle name

Western _____

Last name

Jamie _____

First name

Diane _____

Middle name

Harrison _____

Last name

First name _____

Middle name _____

Last name _____

Jamie _____

First name

Diane _____

Middle name

Collier _____

Last name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number

XXX - XX - 7067 _____

OR

9XX - XX - _____

XXX - XX - _____

OR

9XX - XX - _____

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name

Middle Name

Last Name

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

I have not used any business names or EINs.

Business name _____

Business name _____

EIN _____

EIN _____

About Debtor 2 (Spouse Only in a Joint Case):

I have not used any business names or EINs.

Business name _____

Business name _____

EIN _____

EIN _____

5. Where you live

4007 Magnolia Dr

Number Street

Unit _____

Franklin IN 46131

City

State

ZIP Code

JOHNSON

County _____

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street _____

P.O. Box _____

City _____ State _____ ZIP Code _____

If Debtor 2 lives at a different address:

Number Street _____

City _____ State _____ ZIP Code _____

County _____

If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices to this mailing address.

Number Street _____

P.O. Box _____

City _____ State _____ ZIP Code _____

6. Why you are choosing this district to file for bankruptcy.

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408)

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____
 First Name Middle Name Last Name

Part 2: Tell the Court About Your Bankruptcy Case

<p>7. The chapter of the Bankruptcy Code you are choosing to file under</p>	<p>Check one. (For a brief description of each, see <i>Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy</i> (Form 2010)). Also, go to the top of page 1 and check the appropriate box.</p> <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13</p>
<p>8. How you will pay the fee</p> <p><input checked="" type="checkbox"/> I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</p> <p><input type="checkbox"/> I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay The Filing Fee in Installments</i> (Official Form 103A).</p> <p>I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.</p>	
<p>9. Have you filed for bankruptcy within the last 8 years?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. District <u>None</u> When _____ Case Number _____ MM / DD / YYYY</p> <p style="text-align: center;">District <u>None</u> When _____ Case Number _____ MM / DD / YYYY</p> <p style="text-align: center;">District _____ When _____ Case Number _____ MM / DD / YYYY</p>	
<p>10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by affiliate?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Debtor _____ Relationship to you _____ District _____ When _____ Case Number, if known _____ MM / DD / YYYY</p> <p style="text-align: center;">Debtor _____ Relationship to you _____ District _____ When _____ Case Number, if known _____ MM / DD / YYYY</p>	
<p>11. Do you rent your residence?</p> <p><input type="checkbox"/> No. Go to line 12 <input checked="" type="checkbox"/> Yes. Has your landlord obtained an eviction judgment against you?</p> <p style="text-align: center;"><input checked="" type="checkbox"/> No. Go to line 12. <input type="checkbox"/> Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</p>	

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

No. Go to Part 4.
 Yes. Name and location of business

Name of business, if any

Number Street

City _____ State _____ Zip Code _____

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number Street _____

City _____ State _____ ZIP Code _____

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Anthony David Shull
Signature of Attorney for Debtor

Date

Date: 02/28/2019
MM / DD / YYYY

Anthony David Shull

Printed name

Geraci Law L.L.C.

Firm name

55 E. Monroe St., #3400

Number Street

Chicago

City

IL

60603

State

ZIP Code

Contact Phone 312-332-1800

Email address inn@geracilaw.com

30852-64

Bar number

IN

State

Fill in this information to identify your case:

Debtor 1 Jamie Diane Western-Higbie
 First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the : SOUTHERN District of INDIANA
 (State)

Case Number _____
 (If known)

Check if this is an
 amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

01. What is your current marital status?

Married
 Not married

02 During the last 3 years, have you lived anywhere other than where you live now?

No.
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived there

4 Patterson St

01/2015 - 02/2016

 Same as Debtor 1 Same as Debtor 1

Greenwood, IN 46143-1409

03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No.
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____
 First Name Middle Name Last Name

04 Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No.

Yes. Fill in the details

Debtor 1	Gross income (before deductions and exclusions)	Debtor 2	Gross income (before deductions and exclusions)
Sources of income Check all that apply		Sources of income Check all that apply	

From January 1 of current year until
the date you filed for bankruptcy:

<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$3,822	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

For last calendar year:

(January 1 to December 31, 2018)

<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$38,135	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

For the calendar year before that:

(January 1 to December 31, 2017)

<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$29,451	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

05 Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No.

Yes. Fill in the details

Debtor 1	Gross income (before deductions and exclusions)	Debtor 2	Gross income (before deductions and exclusions)
Sources of income Describe below.		Sources of income Describe below.	

From January 1 of current year until

the date you filed for bankruptcy:

Social Security	\$1,906	_____	_____
_____		_____	_____

For last calendar year:

(January 1 to December 31, 2018)

Unemployment	\$279	_____	_____
Compensation	\$11,436	_____	_____
Social Security			

For last calendar year:

(January 1 to December 31, 2017)

Social Security	\$11,436	_____	_____
_____		_____	_____

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payments	Total amount paid	Amount you still owe	Was this payment for...
IMC Credit Services PO Box 20636 Indianapolis, IN 46220	Monthly \$242/month	See Schedule F	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other Medical bills

Onemain PO Box 1010 Evansville, IN 47706	Monthly \$846	\$6,102	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
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07 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
------------------	-------------------	----------------------	--

Part 4: Identify Legal actions, Repossessions, and Foreclosures

09 Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No.

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Med-1 Solutions, LLC as agent for collection for Community Health Network v. Jamie Western; Cause No. 49K04-1901-SC-000218	Perry Township of Marion County	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11

Yes. Fill in the information below.

11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No. Go to line 11

Yes. Fill in the information below.

12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No.

Yes.

Part 5: List Certain Gifts and Contributions

13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No.

Yes. Fill in the details for each gift.

14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No.

Yes. Fill in the details for each gift.

Part 6: List Certain Losses

15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No.

Yes. Fill in the details for each gift.

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 7: List Certain Payments or Transfers

16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

 No. Yes. Fill in the details

Party Contact Info	Description and value of any property transferred	Date payment or transfer	Amount of payment
Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago, IL 60603	From 02/05/2019 - 02/25/2019 paid prior to filing, balance to be paid through the plan.	Payment/Value: \$4,000.00: \$0.00	
Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services	2019	\$25.00

17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

 No. Yes. Fill in the details.

18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

 No. Yes. Fill in the details for each gift.

19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

 No. Yes. Fill in the details for each gift.**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

 No. Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

 No. Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No.

Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
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Part 9: Identify Property You Hold or Control for Someone Else

23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No.

Yes. Fill in the details.

Where is the property?	Describe the property	Value
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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No.

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
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25 Have you notified any governmental unit of any release of hazardous material?

No.

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
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26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No.

Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

A member of a limited liability company (LLC) or limited liability partnership (LLP)

A partner in a partnership

An officer, director, or managing executive of a corporation

An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No.

Yes. Fill in the details.

Date issued _____

Part 12: **Sign Below**

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

 /s/ Jamie Diane Western-Higbie

Signature of Debtor 1

 _____

Signature of Debtor 2

Date 02/25/2019
MM / DD / YYYY

Date _____
MM / DD / YYYY

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/25/2019

/s/ Jamie Diane Western-Higbie

Jamie Diane Western-Higbie

Dated: 02/28/2019

/s/ Anthony David Shull

Attorney: Anthony David Shull

Fill in this information to identify your case:

Debtor 1	Jamie	Diane	Western-Higbie
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u> (State)			
Case Number _____ (If known)			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ 0
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 5,777
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 5,777

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$6,102
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$28,875

Part 3: Summarize Your Liabilities

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$4,296.95
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$3,896.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapter 7, 11 or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 4,432.12

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 of Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$ 0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00

9d. Student loans. (Copy line 6f.) \$ 4,171.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00

9g. **Total.** Add lines 9a through 9f. \$ 4,171.00

Fill in this information to identify your case and this filing:

Debtor 1	Jamie	Diane	Western-Higbie
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u> (State)			
Case Number (If known)			

Check if this is an
amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

01. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No.

Yes. Describe.....

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here --> \$0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No.

Yes. Describe.....

Make: Kia

Who has an interest in the property? Check one.

Model: Optima

Debtor 1 only

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*

Year: 2010

Debtor 2 only

Current value of the
entire property? Current value of the
portion you own?

Approximate Mileage: 21,000

Debtor 1 and Debtor 2 only

\$ 2,797.00 \$ 2,797.00

Other information:

At least one of the debtors and another

2010 Kia Optima with over 21,000 miles

Check if this is community property (see
instructions)

04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No.

Yes. Describe.....

5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages

you have attached for Part 2. Write that number here --> \$ 2,797.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

Do not deduct secured claims
or exemptions

06. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No.

Yes. Describe.....

Furniture, linens, small appliances, dishes \$ 1,000

\$ 1,000.00

First Name

Middle Name

Last Name

07. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No. Yes. Describe.....

Flat screen TV, DVD player, cell phone, camera

\$1,000

\$ 1,000.00

08. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No. Yes. Describe.....

\$ 0.00

09. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No. Yes. Describe.....

\$ 0.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No. Yes. Describe.....

\$ 0.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No. Yes. Describe.....

Everyday clothes, coats, shoes, accessories

\$200

\$ 200.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No. Yes. Describe.....

Sterling silver necklace, wedding ring

\$500

\$ 500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No. Yes. Describe.....

Dog

\$0

\$ 0.00

14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe.....

\$ 0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

\$2,700.00

Part 4:**Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the****portion you own?**Do not deduct secured claims
or exemptions**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No. Yes. Describe.....

\$ 0.00

First Name

Middle Name

Last Name

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No. Yes.

Describe.....

Account Type:

Checking Account

Institution name:

Business & Industrial FCU

\$ 30.00

Savings Account

Business & Industrial FCU

\$ 550.00

\$ 580.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No. Yes.

Describe.....

Institution or issuer name:

\$ 0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes.

Describe.....

Name of Entity and Percent of Ownership:

\$ 0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No. Yes.

Describe.....

Issuer name:

\$ 0.00

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No. Yes.

Describe.....

Type of account and Institution name:

\$ 0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications

 No. Yes.

Describe.....

Institution name or individual:

Security deposit on rental unit

\$ 1,100.00

\$ 0.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Yes.

Describe.....

Issuer name and description:

\$ 0.00

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No. Yes.

Describe.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

\$ 0.00

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes.

Describe.....

\$ 0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No. Yes.

Describe.....

\$ 0.00

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No. Yes.

Describe.....

\$ 0.00

First Name

Middle Name

Last Name

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions

28. Tax refunds owed to you No. Yes. Describe.....\$ 0.00**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No. Yes. Describe.....\$ 0.00**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No. Yes. Describe.....\$ 0.00**31. Interest in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No.

Company Name & Beneficiary:

 Yes. Describe.....

Term life insurance through Employer

\$0

\$ 0.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No. Yes. Describe.....\$ 0.00**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No. Yes. Describe.....\$ 0.00**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights** No. Yes. Describe.....\$ 0.00**35. Any financial assets you did not already list** No. Yes. Describe.....\$ 0.00**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached**

for Part 4. Write that number here

--> \$1,680.00**Part 5:****Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Yes.

Current value of the portion you own?
Do not deduct secured claims or exemptions

38. Accounts receivable or commissions you already earned No. Yes. Describe.....\$ 0.00

First Name

Middle Name

Last Name

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

 No. Yes. Describe.....\$ 0.00**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade** No. Yes. Describe.....\$ 0.00**41. Inventory** No. Yes. Describe.....\$ 0.00**42. Interests in partnerships or joint ventures** No.

Name of Entity and Percent of Ownership:

 Yes. Describe.....\$ 0.00**43. Customer lists, mailing lists, or other compilations** No. Yes. Describe.....\$ 0.00**44. Any business-related property you did not already list** No. Yes. Describe.....\$ 0.00**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached**

for Part 5. Write that number here -->

\$ 0.00**Part 6:****Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe.....\$ 0.00**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

 No. Yes. Describe.....\$ 0.00**48. Crops—either growing or harvested** No. Yes. Describe.....\$ 0.00**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade** No. Yes. Describe.....\$ 0.00**50. Farm and fishing supplies, chemicals, and feed** No. Yes. Describe.....\$ 0.00**51. Any farm- and commercial fishing-related property you did not already list** No. Yes. Describe.....\$ 0.00**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached**

for Part 6. Write that number here -->

\$ 0.00

First Name

Middle Name

Last Name

Part 7:**Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

 No. Yes. Describe.....\$ 0.00**54. Add the dollar value of all of your entries from Part 7. Write that number here -->**\$0.00**Part 8:****List the Totals of Each Part of this Form****55. Part 1: Total real estate, line 2**\$ 0.00**56. Part 2: Total vehicles, line 5**\$ 2,797.00**57. Part 3: Total personal and household items, line 15**\$ 2,700.00**58. Part 4: Total financial assets, line 36**\$ 1,680.00**59. Part 5: Total business-related property, line 45**\$ 0.00**60. Part 6: Total farm- and fishing-related property, line 52**\$ 0.00**61. Part 7: Total other property not listed, line 54**\$ 0.00**62. Total personal property. Add lines 56 through 61.**\$ 7,177.00\$ 7,177.00**63. Total of all property on Schedule A/B. Add line 55 + line 62**\$7,177.00

Fill in this information to identify your case:

Debtor 1	Jamie	Diane	Western-Higbie
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u>			(State)
Case Number (If known)			<input type="checkbox"/> Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2010 Kia Optima with over 21,000 miles	\$ 2,797	<input checked="" type="checkbox"/> \$ 2,497	IC 34-55-10-2(c)(2) - \$2,497.00
Line from Schedule A/B:	03		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, dishes	\$ 1,000	<input checked="" type="checkbox"/> \$ 1,000	IC 34-55-10-2(c)(2) - \$1,000.00
Line from Schedule A/B:	06		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, DVD player, cell phone, camera	\$ 1,000	<input checked="" type="checkbox"/> \$ 1,000	IC 34-55-10-2(c)(2) - \$1,000.00
Line from Schedule A/B:	07		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, coats, shoes, accessories	\$ 200	<input checked="" type="checkbox"/> \$ 200	IC 34-55-10-2(c)(2) - \$200.00
Line from Schedule A/B:	11		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Sterling silver necklace, wedding ring	\$ 500	<input checked="" type="checkbox"/> \$ 500	IC 34-55-10-2(c)(2) - \$500.00
Line from Schedule A/B:	12		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Dog	\$ 0	<input checked="" type="checkbox"/> \$ 0	IC 34-55-10-2(c)(2) - \$0.00
Line from Schedule A/B:	13		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Business & Industrial FCU, 30.00	\$ 30	<input checked="" type="checkbox"/> \$ 0	IC 34-55-10-2(c)(3) - \$0.00
Line from Schedule A/B:	17		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Business & Industrial FCU, 550.00	\$ 550	<input checked="" type="checkbox"/> \$ 400	IC 34-55-10-2(c)(3) - \$400.00
Line from Schedule A/B:	17		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Security deposit on rental unit, First Key Homes, \$1,100.00	\$ 0	<input checked="" type="checkbox"/> \$ 0	IC 34-55-10-2(c)(3) - \$0.00
Line from Schedule A/B:	22		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Term life insurance through Employer	\$ 0	<input checked="" type="checkbox"/> \$ 0	IC 27-1-12-14(e) - \$0.00
Line from Schedule A/B:	31		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes.

Fill in this information to identify your case:

Debtor 1	<u>Jamie</u>	<u>Diane</u>	<u>Western-Higbie</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	<u>First Name</u>	<u>Middle Name</u>	<u>Last Name</u>
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u>			
(State)			
Case Number	<hr/>		
(If known)			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors name.

2.1	Onemain	Describe the property that secures the claim:	\$ 6,102.00	\$ 2,497.00	\$ 3,605.00
Creditor's Name Po Box 1010		2010 Kia Optima with over 21,000 miles			
Number	Street				
Evansville IN 47706					
City	State Zip Code				
Who owes the debt? Check one.					
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					
<input type="checkbox"/> Check if this claim relates to a community debt					
Date Debt was incurred <u>2017-2018</u>					
Last 4 digits of account number <u>0692</u>					
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Nature of Lien. Check all that apply.					
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____					

Part 2: List Others to Be

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 6 102.00

Fill in this information to identify your case:

Debtor 1	First Name	Diane	Last Name
	First Name	Western-Higbie	
Debtor 2	First Name	Middle Name	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u> (State)			
Case Number (If known)			

Check if this is an
amended filing

Official Form 106E/F

12/15

Schedule E/F: Creditors Who Have Unsecured Claims

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims.

List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	Atlas Collections INC	Total claim \$ 74.00
Creditor's Name 7701 W Kilgore Ave		Last 4 digits of account number 5548
Number	Street	When was the debt incurred? 2014-2014
As of the date you file, the claim is: Check all that apply.		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Who owes the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input type="checkbox"/> Check if this claim relates to a community debt		
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<input type="checkbox"/> Other. Specify <u>Medical Debt</u>		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.2	Atlas Collections INC Creditor's Name 7701 W Kilgore Ave Number Street Yorktown IN 47396 City State Zip Code	Last 4 digits of account number 7671 When was the debt incurred? 2017-2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 1,504.00
4.3	Columbus Regional Hospital Creditor's Name PO Box 2129 Number Street Columbus IN 47202-2129 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2015 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 2,827.00
4.4	Community Health Network Creditor's Name 6415 Castleway West Dr Number Street Indianapolis IN 46250 City State Zip Code	Last 4 digits of account number 3914 When was the debt incurred? 2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 3,314.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.5	GLA Collection CO INC Creditor's Name 2630 Gleeson Ln Number Street Louisville KY 40299 City State Zip Code	Last 4 digits of account number 3148 When was the debt incurred? 2015-2015 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 86.00
4.6	GLA Collection CO INC Creditor's Name 2630 Gleeson Ln Number Street Louisville KY 40299 City State Zip Code	Last 4 digits of account number 3443 When was the debt incurred? 2015-2015 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 366.00
4.7	IMC Credit Services Creditor's Name 6955 Hillsdale Ct Number Street Indianapolis IN 46250 City State Zip Code	Last 4 digits of account number 8478 When was the debt incurred? 2018-2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 131.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.8	IMC Credit Services Creditor's Name 6955 Hillsdale Ct Number Street Indianapolis IN 46250 City State Zip Code	Last 4 digits of account number 6541 When was the debt incurred? 2017-2017 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 171.00
4.9	IMC Credit Services Creditor's Name 6955 Hillsdale Ct Number Street Indianapolis IN 46250 City State Zip Code	Last 4 digits of account number 8479 When was the debt incurred? 2018-2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 825.00
4.10	IMC Credit Services Creditor's Name PO Box 20636 Number Street Indianapolis IN 46220 City State Zip Code	Last 4 digits of account number 2082 When was the debt incurred? 2015-2015 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 150.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.11	IMC Credit Services Creditor's Name PO Box 20636 Number Street Indianapolis IN 46220 City State Zip Code	Last 4 digits of account number 1197 When was the debt incurred? 2018-2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 1,080.00
4.12	IU Health Creditor's Name 250 N. Shadeland Ave Number Street Indianapolis IN 46219 City State Zip Code	Last 4 digits of account number 2567 When was the debt incurred? 2017 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 8,776.00
4.13	Med-1 Solutions, LLC Creditor's Name 517 US Highway 31 North Number Street Greenwood IN 46142 City State Zip Code	Last 4 digits of account number 5374 When was the debt incurred? 2018-2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 27.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.14	Med-1 Solutions, LLC Creditor's Name 517 US Highway 31 North Number Street Greenwood IN 46142 City State Zip Code	Last 4 digits of account number 5433 When was the debt incurred? 2018-2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 32.00
4.15	Med-1 Solutions, LLC Creditor's Name 517 US Highway 31 North Number Street Greenwood IN 46142 City State Zip Code	Last 4 digits of account number 0218 When was the debt incurred? 2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 930.00
4.16	Med-1 Solutions, LLC Creditor's Name 517 US Highway 31 North Number Street Greenwood IN 46142 City State Zip Code	Last 4 digits of account number 5245 When was the debt incurred? 2018-2019 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 2,916.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.17	Medshield Inc. Creditor's Name 2424 East 55th Street Ste 100 Number Street Indianapolis IN 46220 City State Zip Code	Last 4 digits of account number 6364 When was the debt incurred? 2018-2018 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 105.00
4.18	Navient Creditor's Name 123 S Justison St Number Street Wilmington DE 19801 City State Zip Code	Last 4 digits of account number 0317 When was the debt incurred? 2006-2017 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$ 1,951.00
4.19	Navient Creditor's Name 123 S Justison St Number Street Wilmington DE 19801 City State Zip Code	Last 4 digits of account number 0317 When was the debt incurred? 2005-2017 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$ 2,220.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.20	Receivable Recovery PA Creditor's Name 1600 S Franklin Rd Number Street Indianapolis IN 46239 City State Zip Code	Last 4 digits of account number 5417 When was the debt incurred? 2017-2017 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 83.00
4.21	Receivable Recovery PA Creditor's Name 1600 S Franklin Rd Number Street Indianapolis IN 46239 City State Zip Code	Last 4 digits of account number 5252 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 37.00
4.22	Riley Outpatient Center Creditor's Name 111 W Jackson Blvd Number Street Ste 400 Chicago IL 60604 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2019 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Medical Debt	\$ 1,270.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Part 3: List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

IMC Credit Services, Bankruptcy Dept. _____

On which entry in Part 1 or Part 2 list the original creditor?

Name PO Box 20636 _____

Line 3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street _____

Indianapolis IN 46220 _____

Last 4 digits of account number _____

IMC Credit Services, Bankruptcy Dept. _____

On which entry in Part 1 or Part 2 list the original creditor?

Name PO Box 20636 _____

Line 4 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street _____

Indianapolis IN 46220 _____

Last 4 digits of account number _____

City State Zip Code _____

Harris & Harris, LTD, Bankruptcy Dept. _____

On which entry in Part 1 or Part 2 list the original creditor?

Name 111 W Jackson Blvd _____

Line 12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street _____

Suite 400 _____

Chicago IL 60604 _____

Last 4 digits of account number _____

City State Zip Code _____

Beltway SC LLC Springmill, Bankruptcy Dept. _____

On which entry in Part 1 or Part 2 list the original creditor?

Name 3428 Reliable Pkwy _____

Line 12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street _____

Chicago IL 60686 _____

Last 4 digits of account number _____

City State Zip Code _____

Marion County Perry Township, 49K04-1901-SC-000218 _____

On which entry in Part 1 or Part 2 list the original creditor?

Name 4925 S. Shelby Street #100 _____

Line 16 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street _____

Indianapolis IN 46227 _____

Last 4 digits of account number _____

City State Zip Code _____

Community Health Network, Bankruptcy Dept. _____

On which entry in Part 1 or Part 2 list the original creditor?

Name 6415 Castleway West Dr _____

Line 16 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street _____

Indianapolis IN 46250 _____

Last 4 digits of account number _____

City State Zip Code _____

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

University Pediatrics Assoc., Bankruptcy Dept.

On which entry in Part 1 or Part 2 list the original creditor?

Line 21 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Name
PO Box 1026

Number Street

Indianapolis

IN 46206

Last 4 digits of account number 5252

City

State Zip Code

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name

Diane

Middle Name

Western-Higbie

Last Name

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ _____ 0.00
	6b. Taxes and Certain other debts you owe the government	6b. \$ _____ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ _____ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ _____ 0.00
	6e. Total. Add lines 6a through 6d.	6e. \$ _____ 0.00
Total claims from Part 2		Total claim
	6f. Student loans	6f. \$ _____ 4,171.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ _____ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ _____ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ _____ 24,704.00
	6j. Total. Add lines 6f through 6i.	6j. \$ _____ 28,875.00

Fill in this information to identify your case:

Debtor 1	First Name	Diane	Middle Name	Western-Higbie	Last Name
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u> (State)					
Case Number _____ (If known)					

Check if this is an
amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed in *Schedule A/B: Property* (Official Form 106A/B)

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	First Key Homes Name 6982 Hillsdale Ct Number Street Indianapolis IN 46250 City State Zip Code	4007 Magnolia Dr, Franklin, IN 46131
2.2	Name Number Street City State Zip Code	
2.3	Name Number Street City State Zip Code	
2.4	Name Number Street City State Zip Code	
2.5	Name Number Street City State Zip Code	

Fill in this information to identify your case:

Debtor 1	Jamie	Diane	Western-Higbie
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u>			
(State)			
Case Number		(If known)	

Check if this is an
amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No.
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes. Inwhich community state or territory did you live? _____ . Fill in the name and current address of that person.

Name of your spouse, former spouse or legal equivalent

Number Street

City State Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 _____

Name _____

Number Street _____

City State Zip Code _____

3.2 _____

Name _____

Number Street _____

City State Zip Code _____

3.3 _____

Name _____

Number Street _____

City State Zip Code _____

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Jamie Diane Western-Higbie
 First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the : SOUTHERN DISTRICT OF INDIANA

Case Number _____
 (If known)

Check if this is:

An amended filing
 A supplement showing post-petition
 chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1****Debtor 2 or non-filing spouse**

Employed
 Not employed

Employed
 Not employed

OccupationMedical AssistantPest Control Specialist**Employers name**Urology of IndianaFinally Pest Control, LLC**Employers address**679 E. County Line Road11600 E Washington StGreenwood, IN 46143Indianapolis, IN 46229**How long employed there?**Since 1/1/2019Since 8/1/2018**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1**For Debtor 2 or non-filing spouse**

2. List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

\$3,900.00\$2,363.96

3. Estimate and list monthly overtime pay.

\$0.00\$0.00

4. Calculate gross income. Add line 2 + line 3.

\$3,900.00**\$2,363.96**

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$3,900.00	\$2,363.96
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$998.25	\$500.80
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$23.62
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$611.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$1,609.25	\$524.42
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$2,290.75	\$1,839.54
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$0.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive	8f. \$0.00	\$0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____		
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____ Pro-rated refund,	8h. \$166.66	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$166.66	\$0.00
10. Calculate monthly income. Add line 7 + line 9.	10. \$2,457.41	+ \$1,839.54 = \$4,296.95
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		
11. State all other regular contributions to the expenses that you list in Schedule J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.		
Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$4,296.95	
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	Jamie	Diane	<u>Western-Higbie</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>SOUTHERN DISTRICT OF INDIANA</u>			
Case Number (If known)	<hr/>		

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household.

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No.

Yes. Debtor 2 must file a separate Schedule J.

2. **Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	14	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Daughter	4	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. \$1,125.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name Middle Name Last Name

Your expenses		
5. Additional Mortgage payments for your residence , such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$175.00
6b. Water, sewer, garbage collection	6b.	\$50.00
6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$250.00
6d. Other. Specify: _____	6d.	\$ 0.00
7. Food and housekeeping supplies	7.	\$800.00
8. Childcare and children's education costs	8.	\$215.00
9. Clothing, laundry, and dry cleaning	9.	\$160.00
10. Personal care products and services	10.	\$160.00
11. Medical and dental expenses	11.	\$120.00
12. Transportation . Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$396.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$100.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance . Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$40.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$150.00
15d. Other insurance. Specify: _____	15d.	\$0.00
16. Taxes . Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Federal or State Tax Deductions or Repayments</u>	16.	\$0.00
17. Installment or lease payments :		
17a. Car payments for Vehicle 1	17a.	\$0.00
17b. Car payments for Vehicle 2	17b.	\$0.00
17c. Other. Specify: _____	17c.	\$0.00
17d. Other. Specify: _____	17d.	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19. Other payments you make to support others who do not live with you . Specify: _____	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income .		
20a. Mortgages on other property	20a.	\$ 0.00
20b. Real estate taxes	20b.	\$ 0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
20e. Homeowner's association or condominium dues	20e.	\$ 0.00

Debtor 1 Jamie Diane Western-Higbie Case Number (if known) _____

First Name	Middle Name	Last Name	Case Number (if known)
21. Other. Specify: Pet Care (\$100.00), Postage/Bank Fees (\$5.00),			21. \$105.00
22. Your monthly expense: Add lines 4 through 21. The result is your monthly expenses.			22. \$3,896.00
 23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.			23a. \$4,296.95
23b. Copy your monthly expenses from line 22 above.			23b. - \$3,896.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .			23c. \$400.95

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

<input checked="" type="checkbox"/>	No
<input type="checkbox"/>	Yes.

Explain Here:

Fill in this information to identify your case:

Debtor 1	Jamie	Diane	<u>Western-Higbie</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>SOUTHERN</u> District of <u>INDIANA</u> (State)			
Case Number	<hr/>		
(If known)			

Check if this is an amended filing

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

Yes. Name of Person _____.

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jamie Diane Western-Higbie
Signature of Debtor 1

X _____
Signature of Debtor 2

Date 02/25/2019

MM / DD / YYYY

Date _____

United States Bankruptcy Court
SOUTHERN DISTRICT OF INDIANA INDIANAPOLIS DIVISION

In re**Jamie Diane Western-Higbie / Debtor**

Case No:

Chapter: **Chapter 13****DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$4,000.00
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$4,000.00

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me is:

Debtor(s) Other: (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date: 02/28/2019
Date

/s/ **Anthony David Shull**
Signature of Attorney

Geraci Law L.L.C.
Name of law firm

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA INDIANAPOLIS DIVISION

In re

Jamie Diane Western-Higbie / Debtor

Bankruptcy Docket #:

Judge:

RIGHTS & RESPONSIBILITIES OF CHAPTER 13 DEBTOR & THEIR ATTORNEYS

It is important for debtors who file a bankruptcy case under Chapter 13 to understand their rights and responsibilities. It is also important that debtors know what their attorney's responsibilities are and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. In order to assure that debtors and attorneys understand their rights and responsibilities in the bankruptcy process, the following guidelines provided by the Court are hereby agreed to by the debtors and their attorney.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Provide the attorney with complete, accurate and current financial information.
2. Discuss with the attorney the debtor's objectives in filing the case.
3. Disclose any previous bankruptcies filed in the previous 8 years.
4. Unless excused under 11 U.S.C. § 109(h), receive a briefing from an approved nonprofit budget and credit counseling agency and provide the attorney with a copy of the certificate from the agency showing such attendance, as well as a copy of the debt repayment plan, if any, developed through the agency.
5. Disclose to the attorney any and all domestic support obligations.

THE ATTORNEY AGREES TO:

1. Meet with the debtor to review the debtor's debts assets, liabilities, income and expenses.
2. Counsel the debtor regarding the advisability of filing either a Chapter 7 or Chapter 13 case, provide debtor with the notice required under 11 U.S.C. § 342(b) if applicable, discuss both procedures with the debtor and answer the debtor's questions.
3. Explain what payments will be made to creditors directly by the debtor and what payments will be made through the Chapter 13 plan, with particular attention to mortgage and vehicle loan payments, any other debts that accrue interest, domestic support obligations and leases.
4. Explain to the debtor how, when and where to make payments, pursuant to the plan, to the Chapter 13 trustee and of the necessity to include the debtor's case number, name and current address on each payment item.
5. Explain to the debtor how the attorney's fees and trustee's fees are paid and provide an executed copy of this document to the debtor.
6. Explain to the debtor that the first payment due under Chapter 13 must be made to the trustee within 30 days of filing of the bankruptcy petition.
7. Advise the debtor of the requirement to attend the Section 341 Meeting of Creditors and instruct the debtor as to the date, time and place of the meeting and of the necessity to bring both picture identification and proof of the debtor's social security number to the meeting.
8. Advise the debtor of the necessity of maintaining liability, collision and comprehensive insurance on leased vehicles or those securing loans, and of the obligation to bring copies of the declaration page(s) documenting such insurance to the Meeting of Creditors.

9. Advise debtors engaged in business of the necessity to maintain liability insurance, workers compensation insurance, if required, and any other insurance coverage required by law.
10. Timely prepare and file the debtor's petition, plan, statements, schedules, and any other papers or documents required under the Bankruptcy Code.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Timely make all required plan payments to the Chapter 13 trustee (due within 30 days after the filing of the plan). Also, if required, timely turn over any tax refunds, personal injury settlement proceeds or other property as requested by the trustee.
2. Timely make all post-petition payments due to mortgage lenders, holders of domestic support obligations, lessors, and any other creditor that debtor agreed or is obligated to pay directly.
3. Cooperate with the attorney in the preparation of all pleadings and attend all hearings as required.
4. Keep the trustee and attorney informed of the debtor's address and telephone number.
5. Prepare and file all delinquent federal, state, and local tax returns within 30 days post-petition.
6. Inform the attorney of any wage garnishments or attachments of assets which occur or continue after the filing of the case.
7. Contact the attorney promptly with any information regarding changes in employment, increases or decreases in income or any other financial problems or changes.
8. Contact the attorney promptly if the debtor acquires any property after the petition is filed. Such property might include, but is not limited to, personal injury proceeds, inheritances, lottery winnings, etc.
9. Inform the attorney if the debtor is sued during the case.
10. Inform the attorney if any tax refunds to which the debtors are entitled are seized or not returned to the debtor by the IRS, the Indiana Department of Revenue or any other taxing authority.
11. Contact the attorney to determine whether court approval is required before buying, refinancing or selling real property or before entering into any long-term loan agreement.
12. Pay any filing fees and courts costs directly to the attorney.
13. If the requirements of 11 U.S.C. § 109(h) were waived by the Court when the case was first filed, receive a briefing from an approved nonprofit budget and credit counseling agency within 30 days of the case being filed (unless the Court, for cause, extends such time) and provide counsel with the certificate from the agency stating that the debtor attended such briefing.
14. Unless such attendance is excused under 11 U.S.C. § 1328(f), complete an instructional course concerning personal financial management and shall promptly submit to the debtor's attorney a signed and completed Certification of Completion of Instruction Course Concerning Personal Financial Management.
15. Cooperate fully with any audit conducted pursuant to 28 U.S.C. § 586(a).
16. After all plan payments have been made, and if the debtor is eligible for a discharge, timely provide counsel with the information needed to complete any documents required by the Court before a discharge will be entered.

AFTER THE CASE IS FILED-THE ATTORNEY AGREES TO PROVIDE THE FOLLOWING LEGAL SERVICES:

1. Appear at the 341 Meeting of Creditors with the debtor.
2. Respond to objections to plan confirmation and, where necessary, prepare an amended plan.
3. Timely submit to the Chapter 13 trustee properly documented profit and loss statements, tax returns or proof of income when requested by the trustee.
4. Prepare, file and serve necessary modifications to the plan.
5. Prepare, file and serve necessary amended statements and schedules, in accordance with information provided by the debtor.
6. Prepare, file and serve necessary motions to buy, sell or refinance property when appropriate.
7. Object to improper or invalid claims, if necessary, based upon documentation provided by the debtor or the trustee.
8. Represent the debtor in motions for relief from stay and motions to dismiss and/or convert.
9. Where appropriate, prepare, file, and serve necessary motions to avoid liens on real or personal property.
10. Be available to respond to debtor's questions throughout the life of the plan.
11. Negotiate with any creditor holding a claim against the debtor that is potentially nondischargeable to determine if the matter can be resolved prior to litigation. Discuss with debtor the cost and advisability of litigating the dischargeability of the claim. The attorney is not required, however, to represent the debtor in any adversary proceeding to determine the nondischargeability of any debt pursuant to these Rights and Responsibilities.
12. Represent the debtor with respect to any audit conducted pursuant to 28 U.S.C. § 586(a).
13. Negotiate all reaffirmation agreements and appear with the debtor at any hearing on same.
14. After all plan payments have been made, and if the debtor is eligible for a discharge, prepare, file and serve any documents required by the Court before a discharge will be entered.

TOTAL FEES CHARGED:

The total fee charged in this case is **\$4,000.00**. If this fee later proves to be insufficient to compensate the attorney for the legal service rendered in the case, the attorney has the right to apply to the court for any additional attorney fees. Fees shall be paid through the plan unless otherwise ordered. The attorney may not receive additional fees directly from the debtor other than the initial retainer. If an attorney has elected to be compensated pursuant to these guidelines, but the case is dismissed or converted prior to confirmation of the plan, absent contrary order, the trustee shall pay to the attorney, to the extent funds are available, an administrative claim equal to 50% of the unpaid fee balance if a properly documented fee claim (for the entire fee balance) has been filed by the attorney and served upon the trustee. If the debtor disputes the legal services provided or the fees charged by the attorney, an objection must be filed with the Court.

Dated: 02/25/2019

/s/ Jamie Diane Western-Higbie**_____
Jamie Diane Western-Higbie**

Dated: 02/28/2019

/s/ Anthony David Shull**_____
Attorney: Anthony David Shull**

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA INDIANAPOLIS DIVISION

In re

Jamie Diane Western-Higbie / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/25/2019

/s/ Jamie Diane Western-Higbie
Jamie Diane Western-Higbie

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Atlas Collections INC
Attn: Bankruptcy Dept.
7701 W Kilgore Ave
Yorktown IN 47396

Columbus Regional Hospital
Attn: Bankruptcy Dept.
PO Box 2129
Columbus IN 47202-2129

IMC Credit Services
Bankruptcy Dept.
PO Box 20636
Indianapolis IN 46220

Community Health Network
Attn: Customer Service
6415 Castleway West Dr
Indianapolis IN 46250

IMC Credit Services
Bankruptcy Dept.
PO Box 20636
Indianapolis IN 46220

First Key Homes

6982 Hillsdale Ct
Indianapolis IN 46250

GLA Collection CO INC
Attn: Bankruptcy Dept.
2630 Gleeson Ln
Louisville KY 40299

IMC Credit Services
Attn: Bankruptcy Dept.
6955 Hillsdale Ct
Indianapolis IN 46250

IMC Credit Services
Attn: Bankruptcy Dept.
PO Box 20636
Indianapolis IN 46220

IU Health
Bankruptcy Dept
250 N. Shadeland Ave
Indianapolis IN 46219

Harris & Harris, LTD
Bankruptcy Dept.
111 W Jackson Blvd Suite 400
Chicago IL 60604

Beltway SC LLC Springmill
Bankruptcy Dept
3428 Reliable Pkwy
Chicago IL 60686

Med-1 Solutions, LLC
Bankruptcy Dept
517 US Highway 31 North
Greenwood IN 46142

Med-1 Solutions, LLC
Bankruptcy Dept
517 US Highway 31 North
Greenwood IN 46142

Marion County Perry Township
49K04-1901-SC-000218
4925 S. Shelby Street #100
Indianapolis IN 46227

Community Health Network
Bankruptcy Dept.
6415 Castleway West Dr
Indianapolis IN 46250

Medshield Inc.
Bankruptcy Dept
2424 East 55th Street Ste 100
Indianapolis IN 46220

Navient
Attn: Bankruptcy Dept.
123 S Justison St
Wilmington DE 19801

Onemain
Attn: Bankruptcy Dept.
Po Box 1010
Evansville IN 47706

Receivable Recovery PA
Attn: Bankruptcy Dept.
1600 S Franklin Rd
Indianapolis IN 46239

Receivable Recovery PA
Attn: Bankruptcy Dept.
1600 S Franklin Rd
Indianapolis IN 46239

University Pediatrics Assoc.
Bankruptcy Dept.
PO Box 1026
Indianapolis IN 46206

Riley Outpatient Center
C/o Harris & Harris, LTD
111 W Jackson Blvd
Ste 400
Chicago IL 60604